

**Information to identify the case:**

Debtor 1	<u>Ashika Shafi</u>	Social Security number or ITIN	xxx-xx-9493
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-11378-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Ashika Shafi

12/18/17

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Ashika Shafi  
 Debtor

Case No. 17-11378-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 51

Date Rcvd: Dec 18, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2017.

db  
 516719117 +Ashika Shafi, 18 Vetter Court, North Brunswick, NJ 08902-1069  
 516606625 +Adroix Corp, DBA Codeforce 360, 11381 Southbridge Parkway, Alpharetta, GA 30022-4469  
 516719120 +Anesthesia Consultants of New Jersey LLC, P.O. Box 416441, Boston, MA 02241-6441  
 516871740 +Applab Systems Inc, 4041A Hadley Road, South Plainfield, NJ 07080-1111  
 +BONY as trustee CWALT, Inc. ALT 2006-HY12, Shellpoint Mortgage Servicing, PO BOX 10826, Greenville, SC 29603-0826  
 516780388 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516606627 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
 516606628 Brighter Dental Care North Brunswick, 46 Vreeland Drive, Suite 6, Oldwick, NJ 08858  
 516606629 +Brunswick Urgent Care, PA, 3185 Route 27, Franklin Park, NJ 08823-1313  
 516869692 +Cares Surgicenter LLC, Att: Schachter Portnoy, 3490 US Route 1 Ste 6, Princeton, NJ 08540-5920  
 516606632 +Client Services, Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816  
 516606633 +David F Ahmadi MD, 222 Easton Ave, New Brunswick, NJ 08901-1750  
 516719115 +Dell Corp, DFS/Credit Disputes, PO Box 81607, Austin, TX 78708-1607  
 516850486 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657  
 516606635 +Frost-Arnett Company, PO Box 198988, Nashville, TN 37219-8988  
 516719118 +Info Smart, Inc, 5400 Laurel Springs Pkwy Suite #706, Suwanee, GA 30024-6084  
 516606639 +Mamta M Shah, 1100 Centennial Ave Suite 101, Piscataway, NJ 08854-4152  
 516606640 +Middlesex County Court Special Civil, PO Box 1146, New Brunswick, NJ 08903-1146  
 516719123 +Monster Inc., 133 Boston Post Rd, Weston, MA 02493-2525  
 516606645 +NJ Department of Labor, PO Box 951, Trenton, NJ 08625-0951  
 516606643 +National Enterprise Systems, 2479 Edison Blvd, Unit A, Twinsburg, OH 44087-2476  
 516606644 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046  
 516606647 +PM Pediatrics of Livingston II, One Hollow Lane Suite 301, New Hyde Park, NY 11042-1215  
 516606646 +Pediatric Orthopdic Assoc, 585 Cranbury Road, East Brunswick, NJ 08816-4092  
 516606648 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516606649 Princeton Dermatology Associates, 1950 State Highway, Suite A, North Brunswick, NJ 08902  
 516606650 +Professional Claims Bureau Inc, PO Box 9060, Hicksville, NY 11802-9060  
 516719121 +R Systems, Inc., 5000 Windplay Drive, Suite 5, El Dorado Hills, CA 95762-9319  
 516746234 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury, Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516606652 Saint Peter's University Hospital, 254 Easton Avenue, New Brunswick, NJ 08901-1766  
 516606653 +Schachter Portnoy, LLC., 3490 Route 1, Suite 6, Princeton, NJ 08540-5920  
 516606654 +Shellpoint Mortgage Se, 75 Beattie Pl Ste 300, Greenville, SC 29601-2138  
 516719122 +Source Edge, Inc, 913 N Market Street, Suite 200, Wilmington, DE 19801-3097  
 516719116 +Technomax, Inc, 196 Princeton Hightstown Road,, Bldg 1A, Ste 12, West Windsor, NJ 08550-1672  
 516719119 +Varunavi, Inc., 150 Cornerstone Drive, Suite 104-J, Cary, NC 27519-8481  
 516719114 Verizon, PO Box 15043, Albany, NY 12212-5043  
 516606656 +Verizon Wireless, Po Box 49, Lakeland, FL 33802-0049  
 516719113 +XO Communications, 13865 Sunrise Valley Drive, Herdon, VA 20171-6187

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 18 2017 21:57:39 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 18 2017 21:57:38 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

cr EDI: IRS.COM Dec 18 2017 21:58:00 United States of America (Internal Revenue Service, U.S. Attorney's Office, 970 Broad Street, Suite 700, Newark, NJ 07102-2535)  
 516606626 EDI: BANKAMER.COM Dec 18 2017 21:58:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 516606631 +EDI: CITICORP.COM Dec 18 2017 21:58:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 516606634 +EDI: TSYS2.COM Dec 18 2017 21:58:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 516751163 EDI: RESURGENT.COM Dec 18 2017 21:58:00 LVNV Funding LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516832114 +EDI: MID8.COM Dec 18 2017 21:58:00 MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011  
 516606641 +EDI: MID8.COM Dec 18 2017 21:58:00 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709  
 516606642 +EDI: MID8.COM Dec 18 2017 21:58:00 Midland Funding, LLC, PO Box 603, Oaks, PA 19456-0603  
 516871677 EDI: PRA.COM Dec 18 2017 21:58:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541  
 516844805 E-mail/Text: bkdepartment@rtresolutions.com Dec 18 2017 21:57:41 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029  
 516606655 EDI: RMSC.COM Dec 18 2017 21:58:00 Synchrony Bank, PO Box 965064, Orlando, FL 32896-5064

TOTAL: 13

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 51

Date Rcvd: Dec 18, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516606630 Cap1/bstby  
516606651 Real Time Resolutions  
516719179\* +Adroix Corp, DBA Codeforce 360, 11381 Southbridge Parkway, Alpharetta, GA 30022-4469  
516719182\* +Applab Systems Inc, 4041A Hadley Road, South Plainfield, NJ 07080-1111  
516719177\* +Dell Corp, DFS/Credit Disputes, PO Box 81607, Austin, TX 78708-1607  
516606637\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, 44 South Clinton Ave,  
Trenton, NJ 08601)  
516606638\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, P.O. Box 9052,  
Andover, MA 01810-9052)  
516627074\* +IRS, POB 7346, Philadelphia, PA 19101-7346  
516719180\* +Info Smart, Inc, 5400 Laurel Springs Pkwy Suite #706, Suwanee, GA 30024-6084  
516606636\* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
516719185\* +Monster Inc., 133 Boston Post Rd, Weston, MA 02493-2525  
516719183\* +R Systems, Inc., 5000 Windplay Drive, Suite 5, El Dorado Hills, CA 95762-9319  
516719184\* +Source Edge, Inc, 913 N Market Street, Suite 200, Wilmington, DE 19801-3097  
516719178\* +Technomax, Inc, 196 Princeton Hightstown Road,, Bldg 1A, Ste 12,  
West Windsor, NJ 08550-1672  
516719181\* +Varunavi, Inc., 150 Cornerstone Drive, Suite 104-J, Cary, NC 27519-8481  
516719176\* Verizon, PO Box 15043, Albany, NY 12212-5043  
516719175\* +XO Communications, 13865 Sunrise Valley Drive, Herdon, VA 20171-6187  
TOTALS: 2, \* 15, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-HY12, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2006-HY12 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWALT, INC., ALTERNATIVE LOAN TRUST 2006-HY12, MORTGAGE  
PASS-THROUGH CERTIFICATES, SERIES 2006-HY12 skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Yakov Rudikh on behalf of Debtor Ashika Shafi yrudikh@gmail.com,  
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 6